

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Laura E. Bayer  
Debtor

Case No. 22-00497-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Jun 22, 2023

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2023:

Recip ID	Recipient Name and Address
+	Brian J. Bayer, 310 Golf Club Avenue, Dillsburg, PA 17019-1506

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor M&T Bank mfarrington@kmlawgroup.com
Nicholas G. Platt	on behalf of Debtor 1 Laura E. Bayer ngp@mooney4law.com plattnr61895@notify.bestcase.com

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Regina Cohen

on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

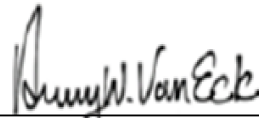
IN RE: Laura E. Bayer	<u>Debtor(s)</u>	Chapter 13
M&T Bank	<u>Movant</u>	
v.		NO. 22-00497 HWV
Laura E. Bayer	<u>Debtor(s)</u>	
Brian J. Bayer	<u>Co-Debtor</u>	11 U.S.C. Sections 362 and 1301
and Jack N. Zaharopoulos	<u>Trustee</u>	

**ORDER**

Upon Consideration of the Certification of Default filed by the Moving Party in accordance with the Stipulation of the parties approved on December 21, 2022, it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 of the Bankruptcy Code (if applicable), is modified with respect to the subject premises located at 310 Golf Club Avenue, Dillsburg, PA 17019 ("Property), so as to allow Movant, and its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge  
Dated: June 22, 2023